

October 5, 2005

Lawson Faler
2612 Old Orchard Road
Quincy IL 62305

The Honorable Donald E. Powell
Chairman
Federal Deposit Insurance Corp.
550 17th Street N.W.
Washington, DC 20429

In Re: FDIC Application 20051977 - Wal-Mart

~~Dear Chairman Powell:~~

One of Wal-Mart's often used advertising slogans is, "You can't have a better neighbor than Wal-Mart." Ask any small-town retail merchant how true that slogan is and I think you'll hear it is only true if your aim and desire is to be driven out of business.

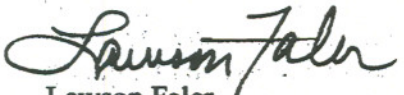
As you travel through the rural mid-west, you will not see many small retail businesses that are within a few miles of a Wal-Mart. Their business has simply dried up and they have been forced to close their doors.

One thing you will see in most small mid-western towns is a thriving community bank which provides the economic backbone for that town. For the past few years, I have had the privilege of serving as a Director of such a well-managed community oriented bank - the Farmers Bank of Liberty, Liberty, Illinois. I have observed, first-hand, that the management and employees of this bank always have the best interests of the people of Liberty, Illinois and the surrounding area at heart in their business decisions. I cannot imagine what it would be like to have these decisions being made in Bentonville, Arkansas.

Please, do not allow Wal-Mart the means and opportunity to rip the heart out of the community banks which serve rural America so well. Please deny Application #20051977.

Thank you for your consideration. Thank you also for all that you do to maintain the community banks which lay the foundation for economic development in our country.

Sincerely,



Lawson Faler
Director
The Farmers Bank of Liberty